



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

Order Filed on July 30, 2019 by
Clerk, U.S. Bankruptcy Court -
District of New Jersey

In Re:
Remmill J. Valenzuela
Debtor.

Case No.: 14-34366 SLM

Adv. No.:

Hearing Date: 7/24/19 @ 10:00 a.m..

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 30, 2019

A handwritten signature in black ink, appearing to read "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Remmill J. Valenzuela

Case No: 14-34366 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 346 Kennedy Boulevard, Bayonne, NJ 07002, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Nicholas Fitzgerald, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 25, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for post-petition escrow disbursements totaling \$15,630.45 (1 prior AO @ \$2,296.00, 1 prior AO \$2,299.58, T&I payments \$11,034.87); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$15,630.45 will be paid over six months by Debtor remitting \$3,126.09 per month, which additional payments shall begin on August 1, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2019, directly to Secured Creditor's servicer, MidFirst Bank, 999 NW Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or escrow expenses are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the certification is hereby resolved.

In re:
Remmill J. Valenzuela
Debtor

Case No. 14-34366-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2019.

db +Remmill J. Valenzuela, 346 Kennedy Blvd, Bayonne, NJ 07002-1387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Hetal Patel on behalf of Debtor Remmill J. Valenzuela nadiafinancial@gmail.com,
patel.fitzlaw@gmail.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magnettrustee.com
Nicholas Fitzgerald on behalf of Debtor Remmill J. Valenzuela nickfitz.law@gmail.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmllawgroup.com
Sarah J. Crouch on behalf of Debtor Remmill J. Valenzuela nickfitz.law@gmail.com,
nadiafinancial@gmail.com;fitzgeraldnj@statusbk.com;sarah@fitzgeraldcrouchlaw.com

TOTAL: 8